

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GARRICK REDMOND
SHIRLEY REDMOND
Debtor(s)

Case No. 09-32805

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2009.
- 2) The plan was confirmed on 11/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/04/2010, 01/07/2013.
- 5) The case was completed on 09/19/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,050.00.
- 10) Amount of unsecured claims discharged without payment: \$132,051.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$85,200.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$85,200.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,249.62
Other \$79.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,828.62

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AMERICAN EXPRESS | Unsecured | 24,413.85 | 24,365.79 | 24,365.79 | 3,209.49 | 0.00 |
| AMERICAN EXPRESS | Unsecured | 9,255.00 | 1,482.11 | 1,482.11 | 195.23 | 0.00 |
| AMERICAN EXPRESS | Unsecured | NA | 9,255.01 | 9,255.01 | 1,219.08 | 0.00 |
| ASSET ACCEPTANCE LLC | Unsecured | NA | 943.02 | 943.02 | 124.22 | 0.00 |
| ASSET ACCEPTANCE LLC | Unsecured | NA | 1,518.11 | 1,518.11 | 199.97 | 0.00 |
| ASSET ACCEPTANCE LLC | Unsecured | NA | 781.05 | 781.05 | 102.88 | 0.00 |
| CHASE CC | Unsecured | 2,772.00 | NA | NA | 0.00 | 0.00 |
| CHICAGO IMAGING ASSOCIATES | Unsecured | 53.00 | NA | NA | 0.00 | 0.00 |
| COOK COUNTY TREASURER | Unsecured | 1,289.00 | NA | NA | 0.00 | 0.00 |
| COOK COUNTY TREASURER | Secured | 4,250.00 | 0.00 | 4,250.00 | 4,250.00 | 0.00 |
| COOK COUNTY TREASURER | Secured | 1,289.00 | 0.00 | 1,289.00 | 1,289.00 | 0.00 |
| COOK COUNTY TREASURER | Secured | 4,291.00 | NA | NA | 0.00 | 0.00 |
| COOK COUNTY TREASURER | Secured | NA | 4,250.83 | 4,250.83 | 0.00 | 0.00 |
| DELIA ROLLINS | Priority | 0.00 | NA | NA | 0.00 | 0.00 |
| DEUTSCHE BANK NATIONAL TRUST | Secured | 325,000.00 | 321,894.00 | NA | 0.00 | 0.00 |
| DEUTSCHE BANK NATIONAL TRUST | Unsecured | 9,174.00 | NA | NA | 0.00 | 0.00 |
| DEUTSCHE BANK NATIONAL TRUST | Secured | NA | 16,072.29 | NA | 0.00 | 0.00 |
| EAST BAY FUNDING | Unsecured | 22,067.00 | 22,067.53 | 22,067.53 | 2,906.76 | 0.00 |
| EAST BAY FUNDING | Unsecured | 1,568.00 | 1,568.20 | 1,568.20 | 206.56 | 0.00 |
| FIRST NATIONAL COLLECTION BUR | Unsecured | 937.83 | NA | NA | 0.00 | 0.00 |
| GREENHAVEN CONDO ASSOCIATION | Secured | 0.00 | NA | NA | 0.00 | 0.00 |
| IL STATE DISBURSEMENT UNIT | Priority | 5,129.00 | 9,575.79 | 9,575.79 | 9,575.79 | 0.00 |
| INTERNAL REVENUE SERVICE | Unsecured | 17,800.00 | NA | NA | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Unsecured | 16,600.00 | 8,114.81 | 8,114.81 | 1,068.89 | 0.00 |
| INTERNAL REVENUE SERVICE | Priority | NA | 37,369.89 | 37,369.89 | 37,369.89 | 0.00 |
| LIEBERMAN MANAGEMENT SERVICE | Unsecured | 5,000.00 | NA | NA | 0.00 | 0.00 |
| LIEBERMAN MANAGEMENT SERVICE | Secured | 5,000.00 | 0.00 | 1,694.97 | 1,694.97 | 0.00 |
| LIL STREET CONDO ASSOCIATION | Secured | 2,961.00 | NA | NA | 0.00 | 0.00 |
| MAGES & PRICE | Unsecured | 38.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL CITY MORTGAGE | Unsecured | 12.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL CITY MORTGAGE | Secured | NA | 4,290.96 | NA | 0.00 | 0.00 |

| Scheduled Creditors: | | | | | | |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
| NATIONAL CITY MORTGAGE | Secured | 154,000.00 | 149,721.15 | NA | 0.00 | 0.00 |
| NCC BUSINESS SERVICES | Unsecured | 1,568.00 | NA | NA | 0.00 | 0.00 |
| NCO PORTFOLIO MGMT | Unsecured | NA | 2,851.21 | 2,851.21 | 375.56 | 0.00 |
| OCWEN LOAN SERVICING LLC | Secured | NA | 10,435.39 | 10,425.00 | 10,425.00 | 0.00 |
| OCWEN LOAN SERVICING LLC | Secured | 472,198.00 | 474,013.07 | 474,013.07 | 0.00 | 0.00 |
| PEOPLES GAS LIGHT & COKE CO | Unsecured | 94.00 | NA | NA | 0.00 | 0.00 |
| PFF EMERGENCY SERVICES | Unsecured | 137.20 | NA | NA | 0.00 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 13,000.00 | 19,355.00 | 19,355.00 | 2,549.46 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 0.00 | 372.29 | 372.29 | 49.04 | 0.00 |
| RESORT MANAGEMENT INTNL | Secured | 5,746.00 | NA | NA | 0.00 | 0.00 |
| ROYAL SUNSET CLUB | Unsecured | 4,371.00 | NA | NA | 0.00 | 0.00 |
| ROYAL SUNSET CLUB | Unsecured | 1,376.00 | NA | NA | 0.00 | 0.00 |
| RUSH UNIVERSITY MEDICAL CENTE | Unsecured | 86.00 | NA | NA | 0.00 | 0.00 |
| SWEDISH COVENANT HOSPITAL | Unsecured | 50.00 | NA | NA | 0.00 | 0.00 |
| TRUSTMARK RECOVERY SVC | Unsecured | 819.00 | NA | NA | 0.00 | 0.00 |
| UNIVERSITY OF ARKANSAS | Unsecured | 1,900.00 | NA | NA | 0.00 | 0.00 |
| UNIVERSITY OF CHICAGO HOSPITAL | Unsecured | 218.90 | NA | NA | 0.00 | 0.00 |
| US DEPT OF EDUCATION | Unsecured | NA | 4,248.28 | 4,248.28 | 559.59 | 0.00 |
| VALENTINE & KEBARTAS INC | Unsecured | 200.00 | NA | NA | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|----------------------|-----------------------|----------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$474,013.07 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$10,425.00 | \$10,425.00 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$11,484.80 | \$7,233.97 | \$0.00 |
| TOTAL SECURED: | \$495,922.87 | \$17,658.97 | \$0.00 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$9,575.79 | \$9,575.79 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$37,369.89 | \$37,369.89 | \$0.00 |
| TOTAL PRIORITY: | \$46,945.68 | \$46,945.68 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$96,922.41 | \$12,766.73 | \$0.00 |

| | |
|------------------------------|---------------------------|
| Disbursements: | |
| Expenses of Administration | <u>\$7,828.62</u> |
| Disbursements to Creditors | <u>\$77,371.38</u> |
| TOTAL DISBURSEMENTS : | <u>\$85,200.00</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.